

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

**STATE OF NORTH DAKOTA
DEPARTMENT OF FINANCIAL INSTITUTIONS
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***BULLETIN
OCTOBER 31, 2007, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>APPLICATION TO EXERCISE TRUST POWERS</u>		
8-23-07	Cornerstone Bank, Enderlin, to exercise limited corporate trust powers	Comment period ends 9-26-07. To be acted on by State Banking Board 11-8-07.
<u>INTERSTATE BRANCH</u>		
	First International Bank & Trust, Watford City, at 1628 N Higley Rd, Gilbert, AZ	Opened 10-1-07
<u>COMMISSIONER NAME WAIVER</u>		
	SunTrust Insurance Services, Inc., Atlanta, GA	Approved 9-24-07
	Inn-REIT Real Estate Investment Trust, Fargo, ND	Approved 10-2-07
	Coldwell Banker Real Estate, LLC, Parsippany, NJ	Approved 10-4-07
	Bankers Insurance Services, Inc, St. Petersburg, FL	Denied 10-8-07
<u>RELOCATION</u>		
10-9-07	Genie-Watt Credit Union, Bismarck, to relocate from 105 E Broadway to 314 E Thayer Ave, Ste 101, effective 11-17-07	Approved by Commissioner 10-25-07
<u>MERGER APPLICATION</u>		
7-30-07	Application by Town and Country Credit Union, Minot, to merge Ryder Co-op Credit Union, Ryder, into Town and Country Credit Union, Minot (<i>see related branch application</i>)	Comment period ends 10-3-07. To be acted on by State Credit Union Board 12-7-07.

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<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>BRANCH APPLICATION</u>		
7-30-07	Application by Town and Country Credit Union, Minot, to establish a branch at 221 N Main St, Ryder (see <i>related merger application</i>)	Comment period ends 10-3-07. To be acted on by State Credit Union Board 12-7-07.
<u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP</u>		
7-30-07	Application by Town and Country Credit Union, Minot, to expand its field of membership to include members who live within a 50 mile radius of Ryder	Comment period ends 10-3-07. To be acted on by State Credit Union Board 12-7-07.

USURY

The usury rate for unregulated lenders the month of November 2007 is **10.014%**.

Please provide your email address to Suzette Richardson at srichardson@nd.gov if you would prefer to receive this Bulletin by email.